DEPARTMENT OF CONSUMER AND REGULATORY AFFAIRS
INSURANCE ADMINISTRATION

In the Matter of:
The District of Columbia Automobile Insurance Plan Proposed Private Passenger Liability Uninsured Motorists and Physical Damage Rate Revision #DC 96-01

Order 96-08

ORDER

Upon consideration of the administrative records, the Interim Insurance Commissioner of the District of Columbia (hereinafter "Commissioner") makes the following:

FINDING OF FACTS

1. I find that the District of Columbia Automobile Insurance Plan (hereinafter referred to as the "DCAIPSO") is a licensed insurance rating bureau authorized to transact business on behalf of its members in the District of Columbia.

2. I find that DCAIPSO has submitted a rate filing on May 17, 1996, as amended on August 21, 1996, identified as District of Columbia Automobile Insurance Plan Proposed Private Passenger Liability, uninsured motorists and physical damage rate revision, filing number D.C. 96-01.

3. I find that DCAIPSO has requested an overall rate level charge of +17.0% as shown:

Coverage	Percentage Change
Bodily Injury	+7.2%
Property Damage	+32.9%
Personal Injury Protection	-5.5%
Uninsured Motorists	+28.3%
Comprehensive	+29.2%
Collision	+13.7%

4. I find that the prior rate level change was for 6.9% effective on July 11, 1995.

CONCLUSION OF LAW

1. Section 35-1703 (f) (2), D.C. Code, 1981 Edition (as amended) provides that every final rate or premium charge proposed may not be used unless it has been filed with and approved by the Interim Insurance Commissioner as being adequate, not excessive and unfairly discriminatory.

2. I find that the Company's rates and loss costs which are subject of this Order are within the scope of Section 35-1704 (f) (2) et. seq. D.C. Code, 1981 Edition (as amended).

DECISION

Based upon the aforesaid finding of fact and conclusion of law, it is the decision of the Interim Insurance Commissioner that:

The rates included in the DCAIPSO filing dated May 17, 1996, as amended on August 21, 1996, identified as number D.C. 96-01, are adequate, not excessive, and not unfairly discriminatory.

ORDER

Pursuant to Section 35-1703 (f) (2), D.C. Code, 1981 Edition (as amended) it is hereby ordered that the rates which are the subject of this Order shall be the final rates approved by the Interim Insurance Commissioner.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of this Administration on the 6 th day November 1996

Patrick E. Kelly
Interim Insurance Commissioner